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AMERICAN
SERVICE
INSURANCE

American Service Insurance
150 Northwest Point
Elk Grove Village, IL 60007
www.ASILINK.com

November 7, 2007

Mr. Ramon Villarreal
President
Underwriters MGA Inc.
2007 E. Griffin Parkway
Mission, TX 78572

Dear Ramon:

Effective November 12, 2007 we are terminating our agreement with NAFTA General Agency and Underwriters MGA to write Non Resident Personal and Commercial business on behalf of American Service Insurance Company. We are terminating the agreement under Article XV, 4 (e), which states that "if losses incurred develop to 105% or more of the premium earned for any accident year" this agreement may be terminated immediately.

No new business may be bound on or after November 12, 2007. Renewal dates that occur up through December 12, 2007 can be renewed if renewal terms were already committed.

Please call me with any questions.

Sincerely,

A handwritten signature in black ink, appearing to read 'SB'.

Stephen Bosy
Vice President

SB/kam

